TRANSMITTAL LETTER Docket No. (General - Patent Pending) YOR920000824US1 T. Kimbrel, et al. Application No. Filing Date Examiner Customer No. Group Art Unit Confirmation No. 10/000,320 December 4, 2001 A. A. Boutah 30743 2143 Title: DYNAMIC RESOURCE ALLOCATION USING KNOWN FUTURE BENEFITS **COMMISSIONER FOR PATENTS:** Transmitted herewith is: REQUEST FOR RECONSIDERATION; SUBMISSION OF DECLARATIONS UNDER 1.131

in the above identified application.

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